

December 2019

5 Tips to Avoid Online Shopping Scams this Holiday



It's beginning to look a lot like Christmas! While this marks the most wonderful time of the year for many, it also brings out scammers who want your money as much as retailers do. Patriot is dedicated to protecting your information and hard earned money by using proven technologies and security measures, however, the best defense against fraud is awareness. Consumers are expected to spend over \$1 trillion during the holiday shopping season this year, so it is an especially pertinent time to brush up on the warning signs of possible fraudsters. Review these tips and be sure to stop and think before making any purchases from companies you aren't familiar with.

Only shop on secure sites

First and foremost, never give out your credit or debit card information on a site that isn't secure. If the URL does not start with "HTTPS" or have a closed padlock next to it, the site isn't secure.



Also, only make purchases on private, secured wireless networks. Public and unsecured networks can be easily hacked.

Helpful Tip

If you think you've been scammed using your Patriot debit or credit card, we can help. Call our contact center at 888-777-9982 or visit any of our branches and we will help you secure your account and possibly recoup your losses. Patriot is committed to protecting you and your information, especially during the holiday season when online shopping (and scamming) is at its annual high.

Check the reviews and social media pages

If it isn't a company you're familiar with, always check the reviews and comments. Google the company and see if they have any reviews there, on social media, or on any industry sites. If there are no reviews or no mention of the company at all, it is probably not a legitimate company. It goes without saying that if you find lots of bad reviews and comments saying the site is a scam, people never got their packages, and so on, the company is not trustworthy. Also be wary of reviews that are all wonderful. Some scammers will create fake accounts and write reviews to trick potential victims. It's best to see a mix of good and not-so-good reviews and comments to verify authenticity.

Review the grammar in the site copy

How is the grammar on the site? Do you see lots of typos and incorrectly written sentences? A legitimate, trustworthy site should use proper English. If lots of sentences don't make sense, this is a warning sign that the sight is illegitimate.

Does the offer make sense?

Does the offer seem too good to be true? If so, it probably is. For instance, if a site is offering \$495 worth of tools for two "low payments" of \$19.99, it's probably a scam.

Look for contact information on the site

If you can find an address, phone number, and email address on the website, this is a good sign that the site is legitimate. Go to Google Maps and try to verify that the address is not some abandoned warehouse and that it belongs to the company you think it should. Try calling the phone number and see if you are connected to a customer service representative. If a site is illegitimate, it usually won't have any contact information so that you have nowhere to seek assistance after you've been scammed.

Holiday hours

- Tuesday, December 24th for Christmas Eve: Closing at 1:00 PM.
- Wednesday, December 25th for Christmas: Closed
- Tuesday, December 31st for New Year's Eve: Closing at 3 PM
- Wednesday, January 1st for News Year's Day: Closed

Our ATMs, online and mobile banking services will be available to serve you on these days.

Express Signature Loans



Our Express Signature Loan* is a quick and easy way to get a \$1,000 loan for 12 months. And there's no credit check required! You need to have been a member in good standing for one year and be eligible for Overdraft Protection. You'll also need a recurring direct deposit, with a frequency no less than monthly, for \$500 or more.

Call **888-777-9982**, stop by a branch to apply

**To qualify for an Express Signature Loan, you must be a member in good standing for at least one year, and be eligible for Overdraft Protection. Applicant must also have a recurring direct deposit, no less frequency than monthly for \$500 or more and have a checking account open for at least 3 months. There will be a \$20 application fee payable at the time of loan disbursement. The fee cannot be added on to the \$1,000 loan. Interest rate is 13.50% effective 11/01/19. Monthly payment on a \$1000 loan for a period of 12 months is \$90.05 with a 17.06% APR. Subject to approval. Other restrictions apply. All terms subject to change without notice. Equal Opportunity Lender.*

eBranch & Patriot Mobile Upgrades

In an effort to make your every day banking more convenient for you, we have made some upgrades to our eBranch online banking and Patriot Mobile banking platforms. To learn more about the features please go to our website at: <https://www.patriotfcu.org/ebranch-patriot-mobile-upgrades/>.

Take the First Step to Financial Wellness



Through our trusted partnership, you have access to GreenPath's financial experts and services, which include:

- A certified financial counselor to assess your current financial situation and offer recommendations to reach your financial goals.
- Learn about debt management plans to help reduce interest rates and lower monthly payments
- Understand the basics of credit, including tips for improvement
- Student loan repayment options and more.....

Call **877-337-3399** or visit www.greenpathref.com to learn more.



Use your Patriot VISA Credit or Debit Card – you could win \$50

With the holiday shopping season underway, remember that your Patriot Visa® Credit Card or Patriot Visa® Debit Card is a convenient, safe way to make purchases. And it could pay you \$50! With Patriot's Holiday Cash Contest, each calendar month during the contest period, we will randomly select three credit card transactions and three debit card transactions from all Patriot debit and credit cards. The cardholders who conducted these transactions will each be awarded \$50. You could be one of our six lucky cardholders this month—just make a qualifying transaction to be eligible to win¹.

¹Contest runs from November 1, 2019 until December 31, 2019. Every Patriot VISA credit card transaction is eligible to win. Every Patriot debit card transaction that is done as a signature, credit transaction is eligible to win (PIN-based transactions are not eligible.) Each month 3 random credit card transactions and 3 random debit card transactions will be selected as winners. Winning cardholders will have \$50 deposited into their Patriot Savings Account within two weeks of the end date of the contest. To be eligible for the random drawings, your account must be in good standing. Employees of the credit union, board members, volunteers and their immediate family members are not eligible. All state, federal and local tax laws are applicable. No purchase or obligation necessary to enter or win. Non-purchase entries and purchase entries have an equal chance of winning. To obtain a non-purchase entry, stop by one of our branch offices or our website: www.patriotfcu.org.